

U.S. Department of Housing and Urban Development

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 3 Servicers Evaluated & Scored: 172 Evaluation Period: 10/1/2014 – 9/30/2015

TRSII measures compliance with HUD/FHA delinquent servicing guidelines and requirements in the areas of early delinquency intervention, loss mitigation engagement quantity and quality, and Single Family Default Monitoring System (SFDMS) reporting.

Servicer (ID)	Tier	Grade	Score
360 MORTGAGE GROUP LLC (25462)	Tier 2	В	85.36%
ALABAMA HOUSING FINANCE AUTH (94058)	Tier 2	В	81.86%
AMARILLO NATIONAL BANK (50351)	Tier 1	Α	91.10%
AMERICAN SOUTHWEST MORTGAGE CORP (16638)	Tier 4	F	33.07%
AMERIFIRST FINANCIAL CORP (70815)	Tier 1	Α	91.94%
ARVEST BANK (03152)	Tier 1	Α	95.28%
BANCO DE SANTANDER-PR N.A. (63105)	Tier 3	С	74.19%
BANCO POPULAR DE PUERTO RICO (63001)	Tier 1	Α	90.83%
BANCORPSOUTH BANK (23009)	Tier 3	С	77.50%
BANK OF AMERICA NA CHARLOTTE (13065)	Tier 1	Α	92.03%
BANK OF NORTH DAKOTA (36069)	Tier 2	В	81.40%
BANK OF THE WEST (12489)	Tier 2	В	83.98%
BANNER BANK (55314)	Tier 3	D	69.49%
BAYVIEW LOAN SERVICING LLC (14244)	Tier 2	В	87.47%
BEAL BANK SSB (73793)	Tier 4	F	0.00%
BMO HARRIS BANK NA (11934)	Tier 3	С	70.95%
BOGMAN INC (19472)	Tier 1	Α	90.31%
BOKF NA (79854)	Tier 2	В	84.28%
BRANCH BANKING AND TRUST CO (35029)	Tier 2	В	89.08%
CALIBER HOME LOANS INC (30992)	Tier 1	А	93.51%
CALIFORNIA HOUSING FINANCE (64325)	Tier 1	А	92.80%
CAMDEN NATIONAL BANK (18033)	Tier 3	С	76.91%
CARRINGTON MORTGAGE SERVICES LLC (24751)	Tier 2	В	84.72%
CENLAR FEDERAL SAVINGS BANK (30084)	Tier 1	Α	93.83%
CENTRAL MORTGAGE COMPANY (10640)	Tier 2	В	85.84%

CENTRAL NATIONAL BANK (15076) Tier 2 B 86.77% CIS FINANCIAL SERVICES INC (13888) Tier 1 A 90.03% CIT BANK, N.A. (29334) Tier 2 B 81.08% CITIZENS BANK, NA. (34471) Tier 2 B 81.28% CLEARSPRING LOAN SERVICES INC (28771) Tier 4 F 45.66% COLONIAL SAVINGS FA (51272) Tier 2 B 83.26% CONNECTICUT HOUSING INV FUND INC (78642) Tier 2 B 83.26% CORTRUST BANK (48179) Tier 3 C 71.98% COUNTENPLACE MORTGAGE, LTD. (23404) Tier 1 A 91.04% CROWN MORTGAGE COMPANY (12578) Tier 2 B 84.53% DOULAR BANK FSB (41947) Tier 2 B 88.91% DOVAL BANK (73056) Tier 2 B 88.121% DOVAL BANK (73056) Tier 2 B 81.21% DOVENDUEHLE MORTGAGE INC (11303) Tier 1 A 90.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487)<			_	
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CORTRUST BANK (48179) Tier 3 C 71.98% COUNTRYPLACE MORTGAGE, LTD. (23404) Tier 1 A 91.04% CROWN MORTGAGE COMPANY (12578) Tier 3 C 79.64% DITECH FINANCIAL LLC (22947) Tier 2 B 84.53% DOLLAR BANK FSB (41947) Tier 2 B 88.91% DORAL BANK (73056) Tier 2 B 81.21% DOVENMUEHLE MORTGAGE INC (11303) Tier 1 A 92.10% DAPPER AND KRAMER MORTGAGE (77678) Tier 4 F 0.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIBST BANK (13048) Tier 2 </th <th>COLONIAL SAVINGS FA (51272)</th> <th>Tier 2</th> <th>В</th> <th>84.78%</th>	COLONIAL SAVINGS FA (51272)	Tier 2	В	84.78%
COUNTRYPLACE MORTGAGE, LTD. (23404) Tier 1 A 91.04% CROWN MORTGAGE COMPANY (12578) Tier 3 C 79.64% DITECH FINANCIAL LLC (22947) Tier 2 B 84.53% DOLLAR BANK FSB (41947) Tier 2 B 88.91% DORAL BANK (73056) Tier 2 B 88.91% DOVENMUEHLE MORTGAGE INC (11303) Tier 1 A 92.10% DRAPER AND KRAMER MORTGAGE (77678) Tier 1 A 92.10% DRAPER AND KRAMER MORTGAGE (77678) Tier 4 F 0.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIBCH TH HIRD BANK (37009)	CONNECTICUT HOUSING INV FUND INC (78642)	Tier 2	В	83.26%
CROWN MORTGAGE COMPANY (12578) Tier 3 C 79.64% DITECH FINANCIAL LLC (22947) Tier 2 B 84.53% DOLLAR BANK FSB (41947) Tier 2 B 88.91% DORAL BANK (73056) Tier 2 B 81.21% DOVENMUEHLE MORTGAGE INC (11303) Tier 1 A 92.10% DRAPER AND KRAMER MORTGAGE (77678) Tier 4 F 0.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIFST BANK (15468) Tier 2 B 83.79% FIFST BANK (24894) Tier 1 A 95.48% FIRST BANK (24894) Tier 1 A <th>CORTRUST BANK (48179)</th> <th>Tier 3</th> <th>С</th> <th>71.98%</th>	CORTRUST BANK (48179)	Tier 3	С	71.98%
DITECH FINANCIAL LLC (22947) Tier 2 B 84.53% DOLLAR BANK FSB (41947) Tier 2 B 88.91% DORAL BANK (73056) Tier 2 B 81.21% DOVENMUEHLE MORTGAGE INC (11303) Tier 1 A 92.10% DRAPER AND KRAMER MORTGAGE (77678) Tier 4 F 0.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIBELITY BANK (15468) Tier 2 B 83.79% FIFST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1	COUNTRYPLACE MORTGAGE, LTD. (23404)	Tier 1	Α	91.04%
DOLLAR BANK FSB (41947) Tier 2 B 88.91% DORAL BANK (73056) Tier 2 B 81.21% DOVENMUEHLE MORTGAGE INC (11303) Tier 1 A 92.10% DRAPER AND KRAMER MORTGAGE (77678) Tier 4 F 0.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST HAWAIIAN BANK (61007) Tier 4	CROWN MORTGAGE COMPANY (12578)	Tier 3	С	79.64%
DORAL BANK (73056) Tier 2 B 81.21% DOVENMUEHLE MORTGAGE INC (11303) Tier 1 A 92.10% DRAPER AND KRAMER MORTGAGE (77678) Tier 4 F 0.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007)	DITECH FINANCIAL LLC (22947)	Tier 2	В	84.53%
DOVENMUEHLE MORTGAGE INC (11303) Tier 1 A 92.10% DRAPER AND KRAMER MORTGAGE (77678) Tier 4 F 0.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (643	DOLLAR BANK FSB (41947)	Tier 2	В	88.91%
DRAPER AND KRAMER MORTGAGE (77678) Tier 4 F 0.00% DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK (61007) Tier 4 F 30.63% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST MORTGAGE CORPORATION (64308) <	DORAL BANK (73056)	Tier 2	В	81.21%
DUBUQUE BANK AND TRUST COMPANY (14231) Tier 3 D 61.26% ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK (24894) Tier 1 A 95.48% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 <th>DOVENMUEHLE MORTGAGE INC (11303)</th> <th>Tier 1</th> <th>Α</th> <th>92.10%</th>	DOVENMUEHLE MORTGAGE INC (11303)	Tier 1	Α	92.10%
ELMIRA SAVINGS BANK FSB (33487) Tier 1 A 95.96% EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST NATIONAL BANK (26003) Tier 2<	DRAPER AND KRAMER MORTGAGE (77678)	Tier 4	F	0.00%
EMI EQUITY MORTGAGE INC (70692) Tier 2 B 86.00% ENT FEDERAL CREDIT UNION (05485) Tier 1 A 96.17% ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST NATIONAL BANK (26003) Tier 2 B 87.66% FIRST NATIONAL BANK ALASKA (59010) Tier	DUBUQUE BANK AND TRUST COMPANY (14231)	Tier 3	D	61.26%
ENT FEDERAL CREDIT UNION (05485) ENVOY MORTGAGE LTD (16359) EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) FIEFT H THIRD BANK (37009) FIRST BANK (24894) FIRST BANK (24894) FIRST FEDERAL SAVINGS BANK (25327) FIRST HAWAIIAN BANK (61007) FIRST INTERSTATE BANK WY (58002) FIRST MARINER BANK (10584) FIRST MATIONAL BANK (26003) FIRST NATIONAL BANK (A3970) FIRST SOURCE BANK (13004) FIRST UNITED BANK AND TRUST CO (39212) FIRST MERS D 64.56% FIRST MARINER BANK (FSB (71274) FIRST UTIER 2 B 88.10% FIRST 1 TIER 2 B 88.10% FIR 7.79% F	ELMIRA SAVINGS BANK FSB (33487)	Tier 1	Α	95.96%
ENVOY MORTGAGE LTD (16359) Tier 2 B 88.10% EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK ALASKA (59010) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 2 B 87.18% FIRST UNITED BANK AND TRUST CO (39212) <	EMI EQUITY MORTGAGE INC (70692)	Tier 2	В	86.00%
EVERBANK (12792) Tier 3 D 64.56% FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 2 B 87.18% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 C 79.38% FIRST MERIT MORTGAGE CORPORATION (10606)	ENT FEDERAL CREDIT UNION (05485)	Tier 1	Α	96.17%
FAY SERVICING LLC (28764) Tier 4 F 57.79% FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 87.18% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10	ENVOY MORTGAGE LTD (16359)	Tier 2	В	88.10%
FIDELITY BANK (15468) Tier 2 B 83.79% FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 80.97% FIRST NATIONAL BANK ALASKA (59010) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FS	EVERBANK (12792)	Tier 3	D	64.56%
FIFTH THIRD BANK (37009) Tier 2 B 89.72% FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FAY SERVICING LLC (28764)	Tier 4	F	57.79%
FIRST BANK (24894) Tier 1 A 95.48% FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIDELITY BANK (15468)	Tier 2	В	83.79%
FIRST BANK OF PR (63011) Tier 3 C 79.20% FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIFTH THIRD BANK (37009)	Tier 2	В	89.72%
FIRST FEDERAL SAVINGS BANK (25327) Tier 1 A 95.87% FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 84.60% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST BANK (24894)	Tier 1	Α	95.48%
FIRST FEDERAL SAVINGS BANK OF BOSTON (31076) Tier 1 A 95.04% FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 80.97% FIRST NATIONAL BANK ALASKA (59010) Tier 2 B 87.18% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST BANK OF PR (63011)	Tier 3	С	79.20%
FIRST HAWAIIAN BANK (61007) Tier 4 F 30.63% FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST FEDERAL SAVINGS BANK (25327)	Tier 1	Α	95.87%
FIRST INTERSTATE BANK WY (58002) Tier 3 C 79.39% FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 84.60% FIRST NATIONAL BANK ALASKA (59010) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST FEDERAL SAVINGS BANK OF BOSTON (31076)	Tier 1	Α	95.04%
FIRST MARINER BANK (10584) Tier 4 F 25.75% FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 84.60% FIRST NATIONAL BANK ALASKA (59010) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST HAWAIIAN BANK (61007)	Tier 4	F	30.63%
FIRST MORTGAGE CORPORATION (64308) Tier 2 B 87.66% FIRST NATIONAL BANK (26003) Tier 2 B 84.60% FIRST NATIONAL BANK ALASKA (59010) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST INTERSTATE BANK WY (58002)	Tier 3	С	79.39%
FIRST NATIONAL BANK (26003) Tier 2 B 84.60% FIRST NATIONAL BANK ALASKA (59010) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST MARINER BANK (10584)	Tier 4	F	25.75%
FIRST NATIONAL BANK ALASKA (59010) Tier 2 B 80.97% FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST MORTGAGE CORPORATION (64308)	Tier 2	В	87.66%
FIRST NIAGARA BANK NA (33970) Tier 2 B 87.18% FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST NATIONAL BANK (26003)	Tier 2	В	84.60%
FIRST SOURCE BANK (13004) Tier 3 C 79.38% FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST NATIONAL BANK ALASKA (59010)	Tier 2	В	80.97%
FIRST UNITED BANK AND TRUST CO (39212) Tier 3 D 69.45% FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST NIAGARA BANK NA (33970)	Tier 2	В	87.18%
FIRSTMERIT MORTGAGE CORPORATION (10606) Tier 4 F 39.57% FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST SOURCE BANK (13004)	Tier 3	С	79.38%
FLAGSTAR BANK FSB (71274) Tier 2 B 87.42%	FIRST UNITED BANK AND TRUST CO (39212)	Tier 3	D	69.45%
	FIRSTMERIT MORTGAGE CORPORATION (10606)	Tier 4	F	39.57%
FREEDOM MORTGAGE CORPORATION (75159) Tier 3 C 74.99%	FLAGSTAR BANK FSB (71274)	Tier 2	В	87.42%
	FREEDOM MORTGAGE CORPORATION (75159)	Tier 3	С	74.99%

GATE CITY BANK (36006)	Tier 1	Α	94.43%
GATEWAY MORTGAGE GROUP LLC (15783)	Tier 1	A	93.32%
GEORGIA HOUSING-FINANCE AUTHORITY (09497)	Tier 1	A	93.69%
GREAT WESTERN BANK (48081)	Tier 4	F	0.10%
GREATER NEVADA LLC (24673)	Tier 2	В	80.83%
GUARANTY BANK FSB (57260)	Tier 1	A	91.44%
GUARDIAN MORTGAGE COMPANY INC (21645)	Tier 2	В	84.79%
GUILD MORTGAGE COMPANY (04718)	Tier 2	В	84.21%
HOME FEDERAL BANK (48170)	Tier 3	С	72.12%
HOME FINANCING CENTER INC (68022)	Tier 4	F	51.68%
HOMESTREET BANK (55582)	Tier 1	A	91.86%
HUDSON VALLEY FEDERAL CREDIT UNION (29184)	Tier 2	В	84.35%
HUNTINGDON VALLEY BANK (19148)	Tier 2	В	81.76%
HUNTINGTON NATIONAL BANK (71247)	Tier 2	В	87.91%
IBERIABANK MORTGAGE COMPANY (03335)	Tier 2	В	82.52%
IDAHO HOUSING AND FINANCE ASSN (10101)	Tier 1	А	96.11%
INDEPENDENT BANK (21097)	Tier 2	В	85.47%
INDUSTRIAL BANK NA (10023)	Tier 3	С	79.58%
INOVA FEDERAL CREDIT UNION (18982)	Tier 3	D	64.32%
INTERCAP LENDING INC. (32133)	Tier 3	С	78.48%
IOWA BANKERS MORTGAGE CORP (14711)	Tier 1	Α	94.04%
JAMES B NUTTER AND COMPANY (24671)	Tier 2	В	80.10%
JPMORGAN CHASE BANK NA (30141)	Tier 1	Α	92.56%
KENTUCKY HOUSING CORPORATION (16396)	Tier 1	Α	95.73%
KONDAUR CAPITAL CORPORATION (25703)	Tier 2	В	82.95%
LENDERLIVE NETWORK INC (15598)	Tier 2	В	88.19%
LIBERTY BANK AND TRUST CO (70162)	Tier 4	F	51.37%
LOANCARE LLC (70101)	Tier 1	Α	92.49%
M AND T BANK (75864)	Tier 1	Α	94.22%
MASSHOUSING (20623)	Tier 3	D	69.87%
MB FINANCIAL BANK NA (73527)	Tier 2	В	85.03%
MCCUE MORTGAGE COMPANY (06230)	Tier 1	Α	95.93%
MEMBER FIRST MORTGAGE, LLC (77847)	Tier 2	В	80.12%
MIDFIRST BANK (39400)	Tier 1	Α	96.45%
MIDLAND STATES BANK (16772)	Tier 2	В	89.96%
MIDWEST LOAN SERVICES INC (75451)	Tier 3	С	71.34%
MONTANA BOARD OF HOUSING (25186)	Tier 1	Α	93.53%
MORTGAGE CENTER LC (15825)	Tier 1	Α	94.98%
MORTGAGE CLEARING CORPORATION (39318)	Tier 4	F	56.02%
NATIONSTAR MORTGAGE LLC (26450)	Tier 1	Α	92.57%
NATIONWIDE BANK (00074)	Tier 2	В	80.62%

NAVY FEDERAL CREDIT UNION (54547)	Tier 3	С	75.17%
NEVADA HOUSING DIVISION (27043)	Tier 2	В	82.32%
NEW PENN FINANCIAL LLC (25574)	Tier 3	С	76.15%
NEW YORK COMMUNITY BANK (33674)	Tier 3	D	67.18%
NOIC, INC. (38040)	Tier 2	В	89.93%
NORTH DAKOTA HOUSING FIN AGENCY (36242)	Tier 3	С	76.54%
NORWICH COMMERCIAL GROUP INC (78026)	Tier 3	С	76.25%
OCWEN LOAN SERVICING LLC (21899)	Tier 1	Α	95.47%
OLD NATIONAL BANK (13017)	Tier 3	D	63.30%
ORIENTAL BANK (63153)	Tier 2	В	85.55%
ORIGIN BANK (74872)	Tier 3	С	71.18%
PACIFIC UNION FINANCIAL, LLC (25883)	Tier 1	Α	91.12%
PENNSYLVANIA HOUSING FIN AGCY (42581)	Tier 2	В	88.42%
PENNYMAC LOAN SERVICES LLC (28095)	Tier 1	А	92.66%
PHH MORTGAGE CORPORATION (30275)	Tier 1	А	90.83%
PINNACLE BANK (49115)	Tier 3	С	73.75%
PIONEER BANK (32053)	Tier 1	Α	92.60%
PLANET HOME LENDING LLC (27128)	Tier 2	В	82.80%
PNC BANK, NATIONAL ASSOCIATION (17739)	Tier 1	Α	95.30%
PRIMARY RESIDENTIAL MORTGAGE INC (12617)	Tier 2	В	88.48%
PROVIDENT BANK (29866)	Tier 3	С	78.28%
PROVIDENT FUNDING ASSOC LP (78106)	Tier 1	Α	93.03%
QUICKEN LOANS INC (71970)	Tier 1	Α	93.07%
REGIONS BANK (49001)	Tier 1	Α	94.72%
RESIDENTIAL CREDIT SOLUTIONS INC (24403)	Tier 4	F	32.24%
RHODE ISLAND HSG MTGE FIN CORP (46049)	Tier 2	В	81.63%
ROCKY MOUNTAIN MORTGAGE CO (51835)	Tier 2	В	89.40%
ROUNDPOINT MORTGAGE SERVICING CORPORATIO (29921)	Tier 1	А	92.17%
RUSHMORE LOAN MANAGEMENT SERVICES LLC (30941)	Tier 3	D	64.66%
SABINE STATE BANK AND TRUST CO (70519)	Tier 4	F	56.18%
SANTANDER BANK NATIONAL ASSOCIATION (41584)	Tier 2	В	81.35%
SAVINGS INSTITUTE BANK AND TRUST CO (79003)	Tier 1	Α	95.58%
SCOTIABANK DE PUERTO RICO (63146)	Tier 2	В	84.41%
SECURITYNATIONAL MORTGAGE COMPANY (76355)	Tier 4	F	7.01%
SELECT PORTFOLIO SERVICING INC (75568)	Tier 2	В	80.35%
SELENE FINANCE LP (23956)	Tier 2	В	80.63%
SENECA MORTGAGE SERVICING LLC (28807)	Tier 3	С	78.95%
SERVIS ONE INC (23565)	Tier 4	F	38.48%
SIWELL INC (76272)	Tier 4	F	55.86%
SN SERVICING CORPORATION (78830)	Tier 2	В	88.06%
SOUTH CAROLINA STATE HSG FDA (47230)	Tier 1	Α	95.09%
			-

SOUTHWEST STAGE FUNDING LLC (19874)	Tier 3	С	73.50%
STANDARD MORTGAGE CORPORATION (17158)	Tier 2	В	80.59%
STATE EMPLOYEES CREDIT UNION OF MD INC (10813)	Tier 1	Α	90.07%
STOCKMAN BANK OF MONTANA (25107)	Tier 3	С	78.84%
STONEGATE MORTGAGE CORPORATION (38334)	Tier 2	В	80.04%
SUN WEST MORTGAGE CO INC (64438)	Tier 2	В	85.32%
SUNTRUST MORTGAGE INC (54179)	Tier 1	Α	91.02%
TD BANK NA (15683)	Tier 3	С	77.71%
TOWNE MORTGAGE COMPANY (21799)	Tier 2	В	82.80%
TRUHOME SOLUTIONS LLC (26796)	Tier 2	В	84.79%
TRUSTMARK NATIONAL BANK (23155)	Tier 2	В	82.63%
UMPQUA BANK (40254)	Tier 3	С	72.88%
UNITED BANK (06183)	Tier 4	F	23.93%
US BANK NA (16001)	Tier 1	Α	92.38%
UTAH HOUSING CORPORATION (52167)	Tier 1	Α	93.71%
VALLEY NATIONAL BANK (29049)	Tier 4	F	56.33%
VANDERBILT MORTGAGE FINANCE (73163)	Tier 1	Α	98.14%
VIRGINIA HOUSING DEV AUT (54521)	Tier 1	Α	94.29%
WEBSTER BANK (06060)	Tier 2	В	89.98%
WELLS FARGO BANK NA (22995)	Tier 1	Α	97.09%
WENDOVER FINANCIAL SERVICES CORP (70099)	Tier 4	F	2.17%
WEST VIRGINIA HOUSING DEV FUND (56243)	Tier 2	В	88.36%
WESTSTAR MORTGAGE CORP (76382)	Tier 2	В	81.61%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY			
(58109)	Tier 1	А	94.09%